



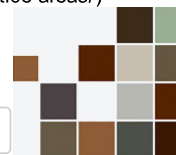
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#235 – HOA Homefront – What They Aren't Telling You About Mold [Part 2]

by Kelly G. Richardson, Esq.

[Part 2 of a series]

- ***You cannot clean up mold on your own.*** Many mold consultants treat mold as if it were asbestos. Asbestos is truly dangerous. Unlike mold, if it is inhaled into the lungs, the body cannot absorb it or break it down. But mold consultants typically develop repair protocols which are virtually identical to asbestos protocols. Several trade organizations have created mold credentials and cleanup protocols. On the other hand, the EPA's recommendation to clean up a moldy area of up to 9 square feet is to wipe it with a cloth dampened with a diluted bleach solution.
- ***The EPA and California Department of Public Health always recommend mold consultants.*** They do not. In fact, minor mold situations, they say, can be handled by the resident or with janitorial staff.
- ***Mold consultants are licensed.*** Mold inspectors or consultants are not licensed by the government, but instead hold credentials and memberships in trade organizations.
- ***Mold cannot be caused by the resident.*** Mold accumulation can often be caused or worsened by a failing to properly ventilate a residence. Mold can build up in stuffy bathrooms or any area where the environment is humid, warm and poorly ventilated. Before the mold scare started in 2000, with the new term "toxic mold," people would occasionally see black mold in shower or bath enclosures and would simply wipe it off with a cleaning solution.
- ***Insurance never covers mold.*** Partially true: Property insurance policies do not normally cover mold, fungus or dry rot. If a water damage incident occurs, and the damage is not discovered and ventilated soon, mold can result (and dry rot). The property insurance will normally refuse to cover the cost of mold remediation, but will still typically cover the rest of the repairs. However, if the property owner is sued because of water damage including mold, the liability part of the policy ordinarily will defend the claim.
- ***Let the emergency contractor do everything.*** Because of the panic associated with mold, the normal reaction is to call emergency services contractors. Such contractors are much more expensive, because of their readiness to respond almost immediately at any hour. Stopping water leakage and drying the space might require an emergency contractor. However, sometimes a plumber might be enough. Emergency contractors sometimes destroy walls and cabinets before the association can obtain a second opinion as to its necessity. Allow demolition only of what is immediately necessary, and then seek bids for the non-emergency work.
- ***Keep demolishing walls until you find no mold.*** Panicked residents often ask a landlord or HOA to open walls to look for mold. However, this is almost always a waste of money. If it is inside the wall, it is probably not bothering or affecting anyone – so opening up the wall may waste money (and possibly release more mold into the air).
- ***Mold damage situations must cost at least \$10,000 per occurrence.*** The cost of repairing water damage skyrockets due to unnecessary mold tests, unnecessary consultants, delay in responding to the leakage (the most common cause of mold buildup), excessive demolition, searching for mold,

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